

Application Serial No. 09/917,120  
Response dated July 15, 2005  
Response to Final Office Action dated May 20, 2005

Remarks/Arguments

This Amendment is being filed in response to the Final Official Action of the Examiner mailed May 10, 2005, setting a three-month shortened statutory period for response ending August 10, 2005. Claims 1-50 remain pending in the application, with claim 50 being newly presented. Reconsideration, examination and allowance of all pending claims are respectfully requested.

In paragraph 2 of the Final Office Action, the Examiner maintained the rejections from the previous office action. In paragraph 4 of the Final Office Action, the Examiner rejected claims 48 and 49 under 35 U.S.C. 103(a) as being unpatentable over Kenna et al. in view of Pickering.

The undersigned would like to thank the Examiner for the courtesies extended during the telephonic interview of June 8, 2005. During that interview, many of the claims were discussed as further discussed below.

With respect to claim 1, the undersigned point out that Kenna et al. do not appears to teach or suggest, among other things, a display means for displaying selected account items from the accounts identified by the two or more links of the first data structure. The Examiner indicated that, under a broad interpretation, Kenna et al. may suggest displaying account items from different accounts. The Examiner did concede, however, that Kenna et al. do not appear to disclose or suggest displaying selected account items from different accounts simultaneously (e.g. on the same screen). As such, and as discussed during the interview, claim 1 has been amended to recite "display means for simultaneously displaying selected account items from the accounts identified by the two or more

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links of the first data structure.” In view of the foregoing, claim 1 is believed to be in condition for allowance. For similar and other reasons, dependent claims 2-15 are also believed to be clearly patentable over Kenna et al. Claim 16 has been similarly amended. As such, claim 16 and dependent claims 17-23 are also believed to be clearly patentable over Kenna et al.

Claim 6 was also specifically discussed. Claim 6 recites:

6. (original) A system according to claim 1 further comprising a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure.

The undersigned pointed out that Kenna et al. do not appear to teach or suggest a second data structure having one or more associated links, wherein one of the associated links identifies the first data structure. The Examiner appeared to agree. For these additional reasons, claim 6 is believed to be clearly patentable over Kenna et al.

Claims 9 and 10 were also specifically discussed. The Examiner acknowledged that Kenna et al. do not appear to teach or suggest combining means for combining one or more related account items from the more than one accounts before the display means displays the selected account items, wherein the combining means sums at least some of the related account items. Claim 50 has been added, which essentially combines claims 1, 9 and 10. As such, new claim 50 is believed to be clearly patentable over Kenna et al.

During the interview, the Examiner indicated that claims 24-33 appeared to be allowable, despite the indication to the contrary on the PTOL-326 Form accompanying the Final Office Action.

Application Serial No. 09/917,120  
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Response to Final Office Action dated May 20, 2005

Claim 34 was also specifically discussed. The Examiner acknowledged that neither Kenna et al. nor Pickering appear to disclose the outputting step, but that a further search would be necessary. As such, claim 34 is believed to be clearly patentable over Kenna et al. and Pickering.

During the interview, the Examiner acknowledged that Kenna et al. was not applicable to claim 36, and that a further search would likely be necessary. As such, claim 36 is believed to be clearly patentable over Kenna et al.

With respect to claims 37 and 41, the Examiner stated that these claims should be amended to include a "computer", but otherwise would appear to be patentable over Shurling et al. Both claims 37 and 41 have been amended to recite a "computer assisted method" and a "database". As such, claims 37 and 41, as well as dependent claims 38-40, are all believed to be clearly patentable over Shurling et al.

During the interview, the Examiner indicated that claim 42 also appeared to be patentable over Kenna and Chen.

The remarks presented in the February 18, 2003 Amendment are hereby incorporated by reference, which further support the patentability of the pending claims. Notably, the Examiner's remarks set forth in paragraph 2 of the Final Office Action do not appear to address any of Applicants remarks set forth in the February 18, 2003 Amendment regarding many of the claims.

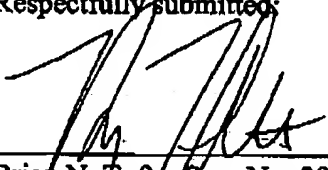
In view of the foregoing, all pending claims 1-50 are now believed to be in condition for allowance. If not all of the pending claims are deemed to be in condition for allowance, Applicant respectfully requests that the finality of the May 20, 2005 Final Office Action be withdrawn,

Application Serial No. 09/917,120  
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particularly since many of the claims appear to be in condition for allowance, or at least are not rejected for the reasons set forth in the Final Office Action. If the Examiner would like to discuss the application or its examination in any way, please call the undersigned attorney at (612) 359-9348.

Respectfully submitted:

Dated: July 15, 2005



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